

5/13/24 11:23 am
CLERK
U.S. BANKRUPTCY
COURT - WDPA

IN RE:

PATRICK W. DENNISON
DESIREE M. DENNISON
Debtor(s)

Ronda J. Winnecour
Movant
vs.
No Respondents.

Case No.:17-23368

Chapter 13

Related to Docket No. 117

ORDER OF COURT

AND NOW, this 13th Day of May, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:


Gregory J. Taddio, Chief Judge
United States Bankruptcy Court

ENTERED BY DEFAULT

In re:
Patrick W. Dennison
Desiree M. Dennison
Debtors

Case No. 17-23368-GLT
Chapter 13

District/off: 0315-2
Date Rcvd: May 13, 2024

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 44

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 15, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick W. Dennison, Desiree M. Dennison, 1035 Granite Drive, Mc Donald, PA 15057-2519
14762301	+ Commonwealth of Pennsylvania, Department of Labor and Industry, Collections Support Unit, 651 Boas Street, Room 702, Harrisburg, PA 17121-0751
14679866	+ FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4203
14753508	+ Guardian Protection Services, 174 Thorn Hill Road, Warrendale, PA 15086-7528
14679868	+ Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14679872	+ Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	May 13 2024 23:41:21	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14695144	Email/Text: ally@ebn.phinsolutions.com	May 13 2024 23:32:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14679854	+ Email/Text: ally@ebn.phinsolutions.com	May 13 2024 23:32:00	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14734816	Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:40:36	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14679855	+ Email/PDF: bncnotices@becket-lee.com	May 13 2024 23:51:59	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14679856	Email/Text: creditcardbkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14747207	+ Email/Text: mortgagebkcorrespondence@bofa.com	May 13 2024 23:32:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14679857	+ Email/Text: BarclaysBankDelaware@tsico.com	May 13 2024 23:32:00	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14679858	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:51:45	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679864	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:40:40	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679865	Email/Text: mrdiscen@discover.com	May 13 2024 23:32:00	Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14690987	Email/Text: mrdiscen@discover.com	May 13 2024 23:32:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

District/off: 0315-2

User: auto

Page 2 of 4

Date Rcvd: May 13, 2024

Form ID: pdf900

Total Noticed: 44

14756693	+ Email/Text: BKelectronicnotices@cenlar.com	May 13 2024 23:32:00	FBC Mortgage, LLC, c/o Cenlar FSB, Attn: BK Department, 425 Phillips Blvd., Ewing, NJ 08618-1430
14679867	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 13 2024 23:32:00	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14679869	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 13 2024 23:52:07	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679870	Email/Text: sbse.cio.bnc.mail@irs.gov	May 13 2024 23:32:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14679859	Email/PDF: ais.chase.ebn@aisinfo.com	May 13 2024 23:51:58	Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14748434	Email/PDF: resurgentbknotifications@resurgent.com	May 13 2024 23:41:27	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14681423	Email/Text: EBN@Mohela.com	May 13 2024 23:32:00	MOHELA on behalf of SoFi, 633 Spirit Drive, Chesterfield, MO 63005
14679871	Email/Text: EBN@Mohela.com	May 13 2024 23:32:00	Mohela, 633 Spirit Drive, Chesterfield, MO 63005
14725144	Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 13 2024 23:51:58	Navient Solutions, LLC. on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
15318915	Email/Text: peritus@ebn.phinsolutions.com	May 13 2024 23:33:00	PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
14730530	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:52:09	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14681097	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 13 2024 23:51:44	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15258512	+ Email/PDF: ebnnotices@pnmac.com	May 13 2024 23:40:36	PennyMac Loan Services, LLC, PO Box 2410, Moorpark, CA 93020-2410
14757225	Email/Text: bnc-quantum@quantum3group.com	May 13 2024 23:32:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14679873	+ Email/PDF: SoFiBKNotifications@resurgent.com	May 13 2024 23:52:08	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14679874	+ Email/Text: PFS.Analyst@stclair.org	May 13 2024 23:33:00	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14755268	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:33:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14679875	+ Email/Text: bncmail@w-legal.com	May 13 2024 23:32:00	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14679876	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:52:02	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14679877	^ MEBN	May 13 2024 23:30:39	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14702093	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:33:00	US Department of Education c/o Nelnet, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911
14679878	+ Email/PDF: ADVS_EBN_BKR_AUTO@advs.aidvantage.com	May 13 2024 23:40:38	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14679879	+ Email/Text: electronicbkydocs@nelnet.net	May 13 2024 23:33:00	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904

District/off: 0315-2

User: auto

Page 3 of 4

Date Rcvd: May 13, 2024

Form ID: pdf900

Total Noticed: 44

14679880	+ Email/PDF: ais.sync.ebn@aisinfo.com	May 13 2024 23:51:59	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14726657	Email/PDF: ebn_ais@aisinfo.com	May 13 2024 23:51:59	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14679881	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	May 13 2024 23:32:00	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FBC Mortgage, LLC
cr		PENNYMAC LOAN SERVICES, LLC
cr	*P++	PERITUS PORTFOLIO SERVICES, PO BOX 141419, IRVING TX 75014-1419, address filed with court:, PERITUS PORTFOLIO SERVICES LLC, PO BOX 141419, Irving, Tx 75014-1419
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14693121	*+	Ally Financial, PO Box 380901, Bloomington, MN 55438-0901
14693122	*+	American Express Corporation, PO Box 297871, Fort Lauderdale, FL 33329-7871
14693123	*	Bank of America, PO Box 982238, El Paso, TX 79998-2238
14693124	*+	Barclay's Bank of Delaware, P.O. Box 8803, Wilmington, DE 19899-8803
14693125	*+	Best Buy & Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693131	*+	Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14693132	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Card, c/o Discover Financial Services, PO Box 15316, Wilmington, DE 19850
14693133	*+	FBC Mortgage Company, 101 Wymore Road #419, Altamonte Springs, FL 32714-4203
14693134	*+	First National Bank, 4140 East State Street, Hermitage, PA 16148-3401
14693135	*+	Guardian Protection Services, P.O. Box 37751, Philadelphia, PA 19101-5051
14693136	*+	Home Depot, c/o Citibank, PO Box 6497, Sioux Falls, SD 57117-6497
14679860	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679861	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679862	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14679863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693126	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693127	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693128	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693129	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693130	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Bank, P.O. Box 15298, Wilmington, DE 19850-5298
14693137	*P++	MOHELA, CLAIMS DEPARTMENT, 633 SPIRIT DRIVE, CHESTERFIELD MO 63005-1243, address filed with court:, Mohela, 633 Spirit Drive, Chesterfield, MO 63005
14693138	*+	Pennsylvania Dept. of Labor & Industry, 651 Boas Street, Room 614, Harrisburg, PA 17121-0725
14693139	*+	Sofi Lending Group, 375 Healdsburg Avenue, Suite 2, Healdsburg, CA 95448-4150
14693140	*+	St. Clair Hospital, PO Box 640831, Pittsburgh, PA 15264-0831
14693141	*+	Target, c/o TD Bank, PO Box 673, Minneapolis, MN 55440-0673
14693142	*+	Toys R Us, c/o Synchrony Bank, PO Box 965005, Orlando, FL 32896-5005
14693143	*+	UPMC Children's Hospital, c/o Transworld Systems, 300 Cedar Ridge Drive, Suite 307, Pittsburgh, PA 15205-1159
14693144	*+	US Dept. of Education, c/o Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
14693145	*+	US Dept. of Education, c/o Nelnet, 121 South 13th Street, Lincoln, NE 68508-1904
14693146	*+	Value City Furniture, c/o Synchrony Bank, PO Box 965036, Orlando, FL 32896-5036
14693147	*+	Victoria's Secret, c/o Comenity Bank, PO Box 182789, Columbus, OH 43218-2789

TOTAL: 2 Undeliverable, 33 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 15, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 13, 2024 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PENNYMAC LOAN SERVICES LLC dcarlon@kmllawgroup.com
Harry B. Reese	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskern.com
Jerome B. Blank	on behalf of Creditor FBC Mortgage LLC jblank@pincuslaw.com, brausch@pincuslaw.com
Jill Manuel-Coughlin	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bankruptcy@powerskern.com
Kenneth Steidl	on behalf of Debtor Patrick W. Dennison julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Kenneth Steidl	on behalf of Joint Debtor Desiree M. Dennison julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com
Linda Mitten	ra-li-ucts-bankpitts@state.pa.us
Maria Miksich	on behalf of Creditor PENNYMAC LOAN SERVICES LLC mmiksich@kmllawgroup.com
Mario J. Hanyon	on behalf of Creditor FBC Mortgage LLC wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Robert Davidow	on behalf of Creditor FBC Mortgage LLC robert.davidow@phelanhallinan.com
Ronda J. Winneccour	cmeclf@chapter13trusteewdpa.com
Thomas Song	on behalf of Creditor FBC Mortgage LLC pawb@fedphe.com

TOTAL: 13